



READY...SET...RETIRE

Montana Teachers' Retirement System

The mission of the TRS Board is to promote long-term financial stability for our members while maintaining the stability of the fund.

Today's Presentation

- What is TRS?
- Who is a TRS member?
- What is my retirement account?
- What is qualifying service?
- How do I prepare for retirement?
- How is my benefit calculated?
- Can I work after retiring?
- How do I get in touch with TRS?



Notes

Montana TRS

- Montana Teachers' Retirement System (TRS) was established in 1937 by the state legislature.



- Active members: 18,400
- Retired members and beneficiaries: 13,800

- The Governor appoints the six member TRS Board who each serve five years.
 - Four members from the teaching profession
 - Two members from the public sector
- Administrative staff carry out the responsibilities of the business of the retirement system.



Notes

Montana TRS

- TRS is a **Defined Benefit Pension Plan**.
 - You and your employer contribute to TRS based on your wages.
 - Retirement benefits are based on your years of service and average final compensation (AFC), **NOT** on your account balance.
 - Retirement benefits are paid to you – or your beneficiary.
 - Investment decisions for TRS funds are made by the Montana Board of Investments.
- TRS is not a *Defined Contribution Plan*: a savings plan – such as an IRA – that pays solely based on your account balance.



Notes

The Montana Teachers' Retirement System (TRS) is a 'Defined Benefit Plan' qualified under Section 401(a) of the Internal Revenue Code (IRC).

As its name implies, your retirement benefit is 'defined' by a specific formula in Montana state law. The calculation of your monthly benefit depends on two factors, your years of service and your average final compensation, **NOT** on your account balance. Under this plan, the State of Montana assumes the burden of making investment decisions and the risks associated with investment decisions, not the member. In addition, you have survivor and disability protection while you are an active member.

Montana TRS

TRS is funded by contributions:



Notes

TRS Membership

- If you are employed in a public teaching or educational services capacity for at least 210 hours during the fiscal year (July 1st-June 30th) – full time or part time –you must become a member of TRS.
- Positions covered under TRS include:

Classroom Teachers
Principals
Vice Principals
District Superintendents
County Superintendents
Coaches
School Nurses
Physical Education Directors
Drivers Education Instructors
Other teaching or educational services positions



Librarians
Paraprofessionals
Teachers' Aides
Guidance Counselors
Speech Therapists
School Psychologists
Study Hall Monitors
Dean of Students
Curriculum Specialist



Notes

TRS, established in 1937, covers educational personnel in Montana public schools. Membership is mandatory for persons employed for at least 210 hours during the school year as: teachers, principals, vice-principals, district superintendents, county superintendents of schools, librarians, coaches, paraprofessionals providing instructional support, teacher's aides, speech therapists, school nurses, school psychologists, guidance counselors, study hall monitors, dean of students, curriculum specialists, and others employed in a teaching or educational services capacity or a professionally qualified person as defined in §20-7-901, MCA, of any public school, state agency, university system, community college, education cooperative, or any other agency or subdivision of the State of Montana that employs a person who is designated a member of the retirement system pursuant to §19-20-302, MCA.

TRS Membership



• Hourly Employment

- If you are employed 210 – or more – hours during the fiscal year, you are required to become a member of TRS.
- If you are employed *less than* 210 hours during the fiscal year, you cannot become a member of TRS.
- Once you have become a TRS member, you must remain a member of TRS during each successive fiscal year – regardless of the number of hours worked.



Notes

TRS Membership

• Your Responsibilities

- Review *Annual Statement of Account*.
- Educate yourself before making retirement decisions: take advantage of tools on TRS website.
- Include family in your retirement planning.
- Inform TRS of significant events: marriage, divorce, death, birth or adoption of a child, changes in name, or address.



Notes

TRS Membership

- **Tiers of Membership**

- **Tier One:** became a TRS member *before* July 1, 2013
- **Tier Two:** became a TRS member *on or after* July 1, 2013

- **What is the difference between Tiers?**

- Normal contribution rates
- Average Final Compensation formula
- Regular Retirement (*full benefit*)
- Early Retirement (*reduced benefit*)
- Survivor Benefits
- Disability Retirement



Notes

Your Account



TRS deposits member, employer, and state contributions into the pension trust fund.

The pension trust fund – including investment earnings – provides funding for retirement benefits for all members.



Notes

Your Account



- **Contributions (based on gross pay)**

- Tier One Members:
 - 7.15% normal rate *plus*
 - 1% supplemental rate
- Tier Two Members:
 - 8.15% normal rate
- Employer contributions ***are not*** deposited into your personal account
 - 7.47% normal rate
 - 1% supplemental rate



Notes

Your Account

- **Your** contributions and interest are tracked in your personal account. Each fall, TRS provides an *Annual Statement of Account* with information about your:
 - Contributions
 - Accumulated interest*
 - Creditable service
 - Estimated monthly payment (if eligible for retirement)
- You can also access your account on the TRS website.



** The current interest rate for member accounts is 0.25%. This rate is set by the TRS Board each year.*



Notes

Beneficiary Designation



- Beneficiary information is critical in the event of your death. Your designated beneficiary will be the recipient of your account if you should pass away prior to your retirement.
- You may designate two or more people to share as joint primary or joint contingent beneficiaries.
- To update your beneficiary designation, you must complete and submit a *Beneficiary Designation For Active Members* form to TRS.



Notes

The recipient of any survivor benefit will be the beneficiary of record on file with TRS. You may designate two or more persons to share equally as joint primary or joint contingent beneficiaries. Upon your death, as an active or an inactive vested member, each primary beneficiary designated will be entitled to his or her portion of any survivor benefits payable.

Beneficiary designation information cannot be updated on-line.

Service

- Full time employment: a maximum of one year of service is awarded for each fiscal year.
- Part time employment: Time reported to TRS is divided by full time equivalent:
 - Example: if you worked full time for 120 days, you would earn 0.67 of a year of service credit ($120 / 180$) for the fiscal year.
- Hourly employment: hours reported to TRS is divided by 140 hours per month.
- In certain situations you may be eligible to purchase service credits.



Notes

Service Purchase Types



- Previously Withdrawn Montana TRS Membership Service
- Transfer Service From Montana PERS
- Military Service (USERRA)
- Service While On Leave
- Out-of-State Teaching Service
- Private School Teaching
- Workers' Compensation
- Montana Cooperative Extension Service



Notes

Members may not qualify more than five years of creditable service in any combination of military service, service while on leave, out-of-state teaching, private school teaching, workers compensation time, or employment with the MT Cooperative Extension Service.

If TRS has determined you are eligible to purchase service, the status of that purchase is available through the 'Account Information Menu.'

If it is your intention to use the additional service for retirement purposes, payment must be finalized prior to TRS processing an Application for Retirement Allowance. You are not eligible to purchase service after retirement.

Service Purchase Options

You must complete your service purchase while you are an active, contributing member.

- Payroll deduction:
 - Irrevocable election
 - Tax-deferred
- Personal payment
- Contribution rollovers:
 - Another public retirement plan
 - A traditional IRA
 - Other qualified plan



Notes

You may purchase service through payroll deduction, on a tax-deferred basis, or through a rollover from another qualified plan. Please contact TRS to request the appropriate paperwork.

Steps toward Retirement

Request TRS benefit estimate

Submit application

Terminate employment

Receive 1st benefit payment

You're retired!



Notes

TRS Assistance: Retirement Planning

- Estimate of Benefits
 - Online @ TRS website
 - Mail in *Request for an Estimate of Benefits* form (available online)
 - Call TRS
- Retirement education seminars
- Personal appointments
- While TRS staff assists our members in any way possible, we are not qualified to make decisions for you.
- Any decisions regarding retirement planning must be made by you and/or your tax consultant. We strongly recommend you seek professional advice.



Notes

Each of these methods for retirement planning provides valuable information relative to the decisions a member will need to make. If you would like to meet with a TRS Benefit Officer for assistance with pre-retirement planning, please call or write for an appointment.

The 'On-Line Retirement Benefit Estimator' is designed for the average TRS member employed on a full-time basis, being reported at a 1.0 FTE. If you are employed on an hourly or part-time basis, you must access the TRS website to print the 'Request for An Estimate of Benefits' form. Print, complete, and mail the properly completed form to TRS. We will mail an estimate of benefits to your home mailing address. Or, you may call or write TRS to request an 'Estimate of Benefits.' We will request specific information in order to provide the most accurate estimate possible.

Types of Retirement Benefits

Tier 1 Regular Retirement(Full Benefit)		Tier 2 Regular Retirement(Full Benefit)	
Age	Years of Service	Age	Years of Service
60	5.00	60	5.00
Any Age	25.00	55	30.00
Any Age	Service in 25.00 FYs		

Tier 1 Early Retirement(Reduced Benefit)		Tier 2 Early Retirement(Reduced Benefit)	
Age	Years of Service	Age	Years of Service
50	5.00	55	5.00

Withdrawal of Account Balance:

- Lump Sum
- Direct Rollover



Notes

Types of Retirement Benefits



- Disability Retirement:
 - **Tier Two** members *only* eligible for disability retirement if they are not eligible for regular retirement
- Survivor Benefits:
 - \$500 Death Benefit
 - Lump-Sum or monthly
 - **Tier Two** members' beneficiary will receive *only* if member dies within one year of last day of active service.
 - Minor Child Benefit



Notes

If you become disabled and cannot continue in your TRS covered position, you may be eligible for disability benefits provided:

- You have five or more years of creditable service in TRS;
- You become disabled while an active contributing member of TRS;
- You are declared physically or mentally incapacitated for the further performance of your duties, and your disability is likely to be permanent

Minimum disability benefit: the greater of $\frac{1}{4}$ of your AFC; or determined by utilizing the Retirement Benefit Formula.

Retirement Benefit Allowances



You will elect the type of retirement benefit allowance you want when you complete the application form.

- Normal Form: Life Only Annuity
- 10-Year Certain and Life
- 20-Year Certain and Life
- Option A: Joint and Full to Joint Annuitant
- Option B: Joint and One-Half to Joint Annuitant
- Option C: Joint and Two-Thirds to Joint Annuitant

(Pop-up Provision for Option A, B, or C)









Notes

It is important that you do a careful study of the benefit allowances prior to retirement regarding future financial commitments. TRS staff is available to assist you with retirement planning, but does not recommend a choice.

As the retiree, the allowance you elect will be payable during your lifetime. The amount of your monthly benefit will depend upon the factors applied to the retirement benefit formula and the allowance you elect. If you elect Option A, B, or C, the monthly benefit amount will depend upon the ages of the member and beneficiary at the time of retirement, applying an actuarial reduction to fund the monthly retirement benefit throughout two lifetimes. By electing a Period Certain & Life allowance, an actuarial factor will be applied to the Normal Form allowance.

Benefit Allowance Comparison

Allowance	Benefit		Monthly Benefit (≈)
	To Member	To Beneficiary/Joint Annuitant (upon member's death)	
Normal Form	Full amount for life	Account balance, if any	
Option A	< amount for life	< amount for life	
Option B	< amount for life	< 1/2 of Option B amount for life	
Option C	< amount for life	< 2/3 of Option C amount for life	
10-Year Certain and Life	< amount for life	< amount for remaining of 10-year period, if any	
20-Year Certain and Life	< amount for life	< amount for remaining 20-year period, if any	



Notes

Eligibility for Retirement Benefit

- Terminate **all** TRS related employment
 - Multiple positions with one employer
 - Multiple employers
- Certify date of termination
- All sick/annual leave balances paid
- Effective Retirement Date
 - First of the month following your date of termination



Notes

Calculation Of Retirement Benefits

Retirement Benefit Formula (Tier One & Tier Two):

$$\begin{array}{r} \text{Years Of Creditable Service} \\ \times \\ \text{Average Final Compensation (AFC)} \\ \times \\ 1.6667\% \end{array}$$

Retirement Benefit Formula (Tier Two): 30 years of service AND age 60

$$\begin{array}{r} \text{Years Of Creditable Service} \\ \times \\ \text{Average Final Compensation (AFC)} \\ \times \\ 1.85\% \end{array}$$

The result of these calculations is an annual benefit amount with benefits paid in 12 equal payments each year.



Notes

Average Final Compensation

Average of highest consecutive years

	Tier One*	Tier Two**
	\$52,000	\$52,000
	\$54,000	\$53,560
	<u>\$56,000</u>	\$55,170
		\$56,825
		<u>\$58,539</u>
Gross Wages	\$162,000	\$276,094
AFC	\$54,000	\$55,218

*Tier One: highest **3 consecutive** years

Tier Two: highest **5 consecutive years



Notes

Average final compensation (AFC) for Tier One members is determined by averaging the three highest consecutive full-time years of earnings, remitted to TRS. The AFC for Tier Two members is determined by averaging the five highest consecutive full-time years of earnings remitted to TRS.

Earned Compensation

- Your AFC is based on compensation received for services performed and reported to TRS. The following are **not** reportable and not considered part of your compensation:
 - Insurance Premiums
 - Health, Life, Dental, Medical, Vision
 - Duties
 - Bus driver, custodian, ticket taker, hall monitor, cafeteria service, playground aide (all reportable to PERS)
 - Other
 - Fringe benefits, housing, lump sum payment upon termination of employment



Notes

Earned compensation represents wages paid for educational services provided.

Elective deferrals made under a bona fide cafeteria plan under IRC Section 125 are considered earned compensation, but only to the extent the amounts would be includible in gross income under IRC Section 125(a).

Termination Pay

- Termination pay includes:
 - Vacation pay
 - Sick leave
 - Severance pay
 - A retirement incentive or other payments contingent on the employee terminating employment and retiring.

If at the time of termination **AND** retirement you receive termination pay, you must elect one of the following three options:

- **OPTION 1** - Use the total termination pay in the calculation of your AFC. You and your employer must pay the actuarially required contributions to TRS as determined by the TRS Board to fund your monthly retirement benefit increase.
- **OPTION 2** - Divide the termination pay by your total number of years of creditable service to determine a yearly amount.
- **OPTION 3** - Exclude the termination pay from the calculation of your AFC.



Notes

Termination pay does not include amounts that are not wages and amounts that are payable to you from a plan for deferral of compensation under Section 457(f) of the IRC. If at the time of termination and retirement, you receive any termination pay, you must select one of three options.

Termination Pay –Irrevocable Election Form

- Termination pay is restricted to payments made at time of termination **AND** retirement.
- You may elect to have employee contributions deducted from termination pay tax-deferred.
 - You and your employer sign a *Termination Pay-Irrevocable Election Form* (TPIEF) at least 90 **calendar days** before your last pupil instruction day, pupil instruction related day, or termination date.
 - Contribute to TRS the amount necessary to fund your increased benefit.
 - The form must be filed with TRS.

Signing the election form is **NOT** a commitment to retire on a specific date.

TRS recommends that you request an estimate of benefits prior to signing an election form.



Notes

Electing Option 1 or Option 2 results in you and your employer paying the actuarially required contributions as are determined by the TRS Board, to adequately compensate the system for the increase in retirement benefits.

If you and/or your employer fail to properly execute the irrevocable election form, you may still elect to include termination pay under either Option 1 or 2 in the calculation of AFC. You must remit the employee contributions on termination pay with after taxed dollars.

Termination Pay: Option 1

SAMPLE – AGE 60 – TPIEF on file

	25 Years	30 Years	35 Years
Term Pay Amount	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
FICA/Medicare 7.65%	(\$ 382.50)	(\$ 382.50)	(\$ 382.50)
Net Amount	\$ 4,617.50	\$ 4,617.50	\$ 4,617.50
Contributions Due TRS	(\$ 4,200.00)	(\$ 5,040.00)	(\$ 5,880.00)
Difference	\$ 417.50*	(\$ 422.50)**	(\$ 1,262.50)**
Monthly Benefit Increase	\$ 57.87	\$ 69.44	\$ 81.02
Recovery time		6 months	16 months

* Payable to you, less federal and Montana state income taxes.

**Out of pocket expense payable to TRS by personal check as a funding source for your benefit increase.



Notes

The calculation of the employee contribution due to TRS for each retiring member is unique. This table provides a comparison of the employee cost for an individual with 25, 30, or 35 years of service. Each retiring member, eligible for termination pay, must allow time to plan for an out-of-pocket expense, if applicable.

Estimate of Benefits (Tier One Member)

Name: John Doe
SSN: 123-45-6789

Retirement Date: July 1, 2014
Retirement Type: Regular

Beneficiary: Jane Doe

THIS ESTIMATE IS BASED ON THE FOLLOWING DATA:

Highest 3 Years Salary

Fiscal Year 2011-12	\$52,000.00
Fiscal Year 2012-13	\$54,000.00
Fiscal Year 2013-14	\$56,000.00

Termination Pay: \$5,000.00

Member's Date Of Birth: 07/10/1954

Creditable Service Years: 30.00

Beneficiary's Date Of Birth: 08/22/1955



Notes

In this example, the TRS database populates the 'Fiscal Year 2011-12' and 'Fiscal Year 2012-13' gross wages as reported by your employer. The 'Fiscal Year 2013-14' gross wages represent anticipated wages.

The 'Termination Pay' amount is an estimated amount, which you may obtain from your payroll office.

Estimate of Benefits

(Tier One Member)

Allowances	Termination Pay Options		
	Option 1	Option 2	Option 3
Normal Payable For Member's Life Only	\$2,319.44	\$2,256.94	\$2,250.00
A: Joint & Full to Joint Annuitant	\$2,046.21	\$1,991.07	\$1,984.95
B: Joint & 1/2 to Joint Annuitant	\$2,174.24	\$2,115.66	\$2,109.15
C: Joint & 2/3 to Joint Annuitant	\$2,129.94	\$2,072.55	\$2,066.18
Period Certain & Life			
10 Year Term	\$2,293.69	\$2,231.89	\$2,225.03
20 Year Term	\$2,195.81	\$2,136.65	\$2,130.08

The Above Allowances Were Based On The Following Data:

Terminal Leave Payment	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Average Final Compensation	\$55,666.67	\$54,166.67	\$54,000.00
Employee Cost of this Option	\$ 5,040.00	\$ 357.50	No Cost
Employer Cost of this Option	\$ 5,265.00	\$ 492.50	No Cost
Increase Over 'Normal' Benefit	\$ 69.44	\$ 6.94	None



Notes

The dollar amounts presented represent the gross monthly benefit amount. You will be responsible for managing your tax liability. TRS offers federal and Montana state tax withholding through payroll deduction.

Guaranteed Annual Benefit Adjustment

- Guaranteed Annual Benefit Adjustment (GABA): legislation changes in 2013 changed GABA from a fixed rate of 1.5% to a variable rate between 0.5% and 1.5%.
 - If TRS is *less than* 90% funded, GABA will be set at 0.5%
 - If TRS is *more than* 90% funded – **and** – increasing GABA will not reduce TRS to less than 85% funded, the TRS Board can increase GABA up to 1.5%
 - This change in rate applies to current retirees as well as Tier One and Tier Two members



Notes

Returning to Work

Receive 1st benefit payment

You're retired!

Wait ... 150 days

Return to work



Notes

Post-Retirement Employment



TRS members who terminate employment on or after **January 1, 2014** are required to have a 150 day break in service before they are eligible to return to work.

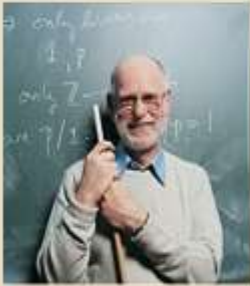
- applies only to employment in a position eligible to participate in TRS.
- will not affect members who are currently retired or who retire based on a termination date before January 1, 2014.
- If break in service is violated:
 - Member will be returned to active status
 - Benefits will be terminated and must be repaid with interest
 - Member and employer must pay TRS for all contributions during violated break in service

Retired members and employers are jointly and severally liable for repayment to the retirement system of retirement benefits paid to which the member was not entitled, plus interest.



Notes

Post-Retirement Employment



- Terminate all TRS employment
- Certify to TRS: no pre-arranged agreement
- Receive at least one TRS retirement benefit payment
- Report **any** TRS employment to TRS (including *volunteer and independent contractor work*)
- Earnings limited to the greater of 1/3 AFC or Median Salary

Be sure to contact TRS with any questions regarding post-retirement employment.



Notes

TAXATION OF YOUR MONTHLY BENEFIT

The majority of retirement, disability, or survivor benefits will be subject to federal and/or Montana state income taxes. TRS recommends a benefit recipient contact an accountant, a local IRS office, or the Montana Department of Revenue for tax advice at 406-444-6900 or 1-800-221-8015.

WITHHOLDING YOUR GROUP INSURANCE PREMIUM

TRS has no connection with group insurance plans, but offers the withholding of monthly insurance premiums as a service to our benefit recipients and the member's former employer. The member must sign an 'Authorization for Deduction of Health Insurance' form to authorize the payroll deduction for health insurance premiums. The annual tax Form 1099-R will note the total amount of the insurance premiums withheld for that year. All questions concerning group insurance coverage must be addressed to the member's former employer.

FAMILY LAW ORDER

TRS may be directed by a court to distribute a portion of a member's TRS benefits to an ex-spouse in recognition of the ex-spouse's marital property or spousal maintenance rights by issuance of a Family Law Order (FLO). A FLO must comply with all applicable law, including that it may **not** require a type, form, or duration of benefit, allowance, or payment **not** available to the TRS member/retiree, or require a different administrative process than used for retirement benefits in general. A FLO must be approved by TRS. For additional information regarding FLOs, please visit the TRS website at www.trs.mt.gov.

INDEPENDENT CONTRACTOR

In general, an independent contractor is ineligible for membership in TRS. However, a retired member with a retirement effective date of August 1, 2011, or later, working as an independent contractor in a TRS reportable position must be reported to the TRS. The TRS Board may accept a certification from the Montana Department of Labor and Industry as prima facie evidence of independent contractor status. The burden of proof before the TRS Board is on the TRS employer. If the TRS retired member's status as an independent contractor is in question, they must become a member of TRS.

SOCIAL SECURITY

Benefits provided by TRS are independent of, and in addition to, any Social Security benefits you may be entitled to receive. Upon request, the Social Security Administration will provide an earnings and benefit estimate statement, which includes estimates of future benefits. To receive a statement a member must request Form SSA-7004 from their local Social Security office or by calling 1-800-772-1213. Benefit information is also available on their website at www.ssa.gov.

MEDICARE

For general Medicare information, ordering Medicare booklets, and information about health plans, contact 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week for assistance. Benefit information is also available on their website at www.medicare.gov.

Corporate office address: Humana Inc.
500 West Main Street
Louisville, KY 40202

Telephone number: 1-800-486-2620
8:00 a.m. to 8:00 p.m., Monday – Friday

Web Address: www.humana-medicare.com

For additional information, refer to the Member's Retirement Plan Handbook.

Contacting TRS

- **Phone**

- 406.444.3134
- 866.600.4045

- **Fax**

- 406.444.2641

- **U.S. Mail**

- PO Box 200139
- Helena MT 59620-0139

- **Visit**

- Call for appointment
- 9:00 am – 4:00 pm
- Monday – Friday

1500 East Sixth Ave
Helena, MT



Notes

Contacting TRS

- **Email**

- trswebadmin@mt.gov

- **Website**

- www.trs.mt.gov
 - Contact information for TRS staff members
 - Newsletters and news updates
 - Upcoming meetings and events
 - Annual reports
 - Tutorials
 - On-line benefit estimator

- **Facebook**

- www.facebook.com/MontanaTeachersRetirementSystem



Notes

Contacting TRS

- **24/7 access to website**
- **Your account**
 - Sign up with a unique user name and password:
 - Private and secure
 - Keep track of your security question and answer, UserID, and password (we do not keep records on your information)
 - Update personal information
 - Access information about:
 - Account balance
 - Beneficiary
 - Service Purchase



Notes

Contacting TRS

Johnelle Sedlock – *Benefits Officer*

- (406) 444-4113
- jsedlock@mt.gov



Notes

RETIREMENT SEMINAR ASSESSMENT FORM

TRS is asking that you please take a moment to complete the following questionnaire, which will be used to evaluate whether the material being presented to our members and business partners is valid and pertinent, and to assist TRS with the development of improved presentation material. Please return the completed form to the TRS Representative.

Name of TRS Representative hosting the seminar	Seminar Location (City)	Date of Seminar
--	-------------------------	-----------------

	Excellent	Good	Fair	Poor
How would you rate the TRS representative's knowledge of the subject matter?				
Was information presented in a clear and concise manner that was easy to understand?				
Was the audience encouraged to ask questions? Yes No If so, how would you rate the response?				
Do you feel the printed material will be useful to you in doing future retirement planning?				
Did the seminar answer your retirement questions and provide valuable planning information?				
Was adequate notice of the seminar time and location provided to allow for you to plan to attend and for you to form questions?				
How would you rate the quality of the facility arrangements by MEA-MFT for the TRS presentation?				
How would you rate the presentation overall?				

Please provide any additional information or comments that you feel will assist TRS with improving our material and/or services in the future.

**In compliance with the Americans with Disabilities Act of 1992,
a alternative accessible format of this document is available upon request.**